III.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia

RM Juta/Unit — *RM million/Unit*

Tempoh / Period	URUSNIAGA BAGI TEMPOH / TRANSACTIONS DURING THE PERIOD							URUSNIAGA PADA AKHIR TEMPOH / TRANSACTIONS AS AT END OF PERIOD						
	Bilangan Urusniaga Menggunakan Kad [1] / *No. of Card Transactions* [1]	Jumlah Belian / *Total Purchases*			Jumlah Pendahuluan Tunai / *Total Cash Advances*			Bilangan Kad Dalam Edaran / *No. of Cards in Circulation*		Amaun Had Kredit Dibenarkan [2] / *Amount of Credit Line Extended* [2]	Jumlah Baki Tertunggak dari Pemegang Kad / *Total Outstanding Balances Due from Cardholders*			
		Dalam Malaysia / *In Malaysia*		Luar Negara / *Abroad*	Dalam Malaysia / *In Malaysia*		Luar Negara / *Abroad*	Pemegang Kad Utama / *Principal Cardholders*	Pemegang Kad Tambahan / *Supplementary Cardholders*		Baki Semasa / *Current Balances*	Baki Melebihi Tempoh / *Overdue Balances*		
		Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*					<3 Bulan / *<3 Months*	>3 hingga 6 Bulan / *>3 To 6 Months*	>6 Bulan / *>6 Months*
1994	-	2,847.0	993.7	618.7	1,782.0	222.0	62.0	1.25	0.31	-	1,924.1	175.8	52.8	311.8
1995	-	3,512.5	1,104.7	729.1	2,043.7	298.4	83.0	1.41	0.36	-	2,211.0	237.6	60.0	297.0
1996	-	5,142.7	1,464.1	1,071.0	3,151.6	242.6	159.1	1.64	0.43	-	2,775.6	296.5	88.7	225.0
1997	-	6,735.0	1,588.7	1,416.4	4,141.4	275.0	265.0	1.70	0.44	-	3,591.0	526.4	168.9	311.7
1998	-	6,807.0	2,463.3	978.5	3,091.0	260.6	232.6	1.62	0.43	-	2,784.7	267.0	169.1	417.4
1999	-	8,803.4	1,791.7	1,162.2	1,737.1	218.0	156.1	1.86	0.48	17,661.6	4,760.2	347.9	78.9	316.9
2000	-	12,593.3	2,665.2	1,710.6	1,952.9	238.5	182.3	2.29	0.53	22,429.9	6,512.6	446.5	140.7	228.8
2001	-	16,166.8	3,021.4	1,773.8	1,986.0	227.1	181.5	2.84	0.59	23,927.1	7,680.9	806.8	192.4	178.5
2002	126.85	20,733.5	3,537.0	2,153.9	2,225.5	262.8	191.8	3.63	0.73	29,924.1	9,373.6	819.1	240.4	151.9
2003 Jan./ *Jan.*	12.62	2,168.1	320.7	185.0	186.0	21.2	15.3	3.68	0.74	30,646.9	9,494.9	762.8	246.6	165.0
Feb./ *Feb.*	9.88	1,618.9	262.0	160.3	165.3	20.4	14.8	3.71	0.75	30,920.3	9,354.2	902.2	259.5	180.4

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.
2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.
2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.